

November 2, 2011

The Honorable Daniel Inouye, Chairman
The Honorable Thad Cochran, Ranking Member
The Honorable Patty Murray, Chairman, Transportation – HUD Subcommittee
The Honorable Susan Collins, Ranking Member, Transportation – HUD Subcommittee
Committee on Appropriations
S-128, The Capitol
Washington, DC 20150

The Honorable Harold Rogers, Chairman
The Honorable Norm Dicks, Ranking Member
The Honorable Tom Latham, Chairman, Transportation – HUD Subcommittee
The Honorable John Olver, Ranking Member, Transportation – HUD Subcommittee
H-307, The Capitol
Washington, DC 20150

Dear Members of the Appropriations Committee:

We the undersigned group of housing counseling organizations and supporters are writing to urge you to support funding for the HUD Counseling Assistance Program. Funding from this program allows our agencies to serve as a lifeline to millions of families struggling to save their home from foreclosure, as well as provide counseling to first-time homebuyers, renters, the homeless and seniors. We know first-hand the role a housing counselor can play in helping homeowners avoid foreclosure, educating first-time home buyers on the complexities of homeownership and assisting seniors evaluate the costs and benefits of a reverse mortgage. Therefore, we respectfully request you to **provide funding in the amount of at least \$60 million to the HUD Counseling Assistance Program in the FY 2012 budget** to prevent the elimination of critical housing services that are providing relief to families and our economy.

Housing counselors play an important role in helping homeowners navigate the complicated home buying process by exploring all potential financing options, which puts homeowners in the best position to achieve a sustainable home loan. We know that homeowners who have participated in housing counseling are more likely to stay current on their mortgage which means increasing access to housing counselors is an effective way to help our nation get out of its current housing crisis and to prevent anything like this from ever happening again. Further, experience shows that the loss of housing counseling services will leave a void that is likely to be filled by scam artists, most notably now with mortgage modification scams. The HUD Counseling Assistance Program is the only federal program that provides explicit support for households considering purchasing their first home, non-foreclosure post-purchase counseling, renter, and homeless prevention counseling, and reverse mortgage counseling for seniors. The elimination of funding translates into people not counseled, foreclosures not mitigated, mortgage modification scams not prevented, and housing hardships not repaired.

Since 2006, HUD approved housing counseling agencies have provided assistance to over 11 million households, including pre-purchase counseling and education for more than 2.5 million households, of which nearly 600,000 purchased homes or became mortgage ready, post purchase non-foreclosure counseling to more than 1 million homeowners and foreclosure prevention counseling to nearly 4 million households (of which 1 million were supported through the NFMC program beginning in 2008). Four research studies separately conducted by the Joint Center for Housing Studies of Harvard University, The Urban Institute, Federal Reserve Board of Governors, and the National Council on Aging concluded pre and post purchase housing counseling helps preserve and maintain homeownership as well as provide a positive economic impact. At a time when many of the efforts to curb foreclosure rates have failed to meet their goals, the HUD Counseling Assistance Program has stood out as an effective and efficient use of resources.

All of our organizations recognize that tough choices must be made as part of your efforts to reduce the budget deficit. However, we remain in the midst of a severe housing crisis and the need for housing counselors continues to grow. Therefore, we strongly encourage you to support this vital program by including funding in the amount of at least \$60 million for the HUD Counseling Assistance Program in Fiscal Year 2012.

Thank you for your consideration.

Sincerely,

Center for Fair Housing, Inc	Alabama
Fair Housing Center of Northern Alabama	Alabama (28 counties)
Consumer Credit Counseling Service of West Florida	Alabama, Florida
Consumer Credit Counseling Service of West Georgia / East Alabama	Alabama, Georgia
Partnership for Families, Children and Adults/Consumer Credit Counseling Service	Alabama, Georgia, Tennessee
PFCA	Alabama, Georgia, Tennessee
Consumer Credit Counseling Service of Chattanooga	Alabama, Georgia, Tennessee
Alaska Community Development Corporation	Alaska
Anchorage Neighborhood Housing Services, Inc	Alaska
Fairbanks Neighborhood Housing Services, Inc.	Alaska
BOTHANDS, Inc.	Arizona
Campesinos Sin Fronteras	Arizona
Community Action Human Resources Agency	Arizona
Great Phoenix Urban League	Arizona
LISC Phoenix	Arizona
Arizona Fair Housing Center	Arizona
Arizona Latino Commission	Arizona
Genesis Housing Services	Arizona
Help4Kidz	Arizona
Housing Our Communities, Inc.	Arizona
Rural Community Assistance Corporation	Arizona, Alaska, California, Colorado, Hawaii, Idaho, New Mexico, Oregon, Utah, Washington, Wyoming

Consumer Credit Counseling Service of Greater Dallas, Inc.	Arizona, Colorado, New Mexico, Texas
Chicanos Por La Causa, Inc.	Arizona, Nevada
Color Country Community Housing, Inc.	Arizona, Nevada, Utah
Navajo Partnership for Housing, inc	Arizona, New Mexico, Utah Navajo Reservations
Credit Counseling of Arkansas	Arkansas
St. Francis County Community Development Corporation	Arkansas
Universal Housing Development Corporation, Russellville, AR	Arkansas
ACHANGE	Arkansas
Promiseland Community Development Corporation	Arkansas
Consumer Credit Counseling Springfield, Missouri	Arkansas, Kansas, Missouri, Oklahoma
Hope Enterprise Corporation	Arkansas, Louisiana, Mississippi, Tennessee
Family Service Agency, Inc.	Arkansas, Mississippi (DeSoto County), Tennessee (Shelby County)
Thai Community Development Center	California
Asian Law Alliance	California
Community Assets Inc.	California
Community Housing Council of Fresno	California
Community Housing Development Corporation	California
Community Housing Improvement Program	California
Consumer Credit Counseling Service of the North Coast	California
East LA Community Corporation	California
East Palo Alto Community Alliance and Neighborhood Development Organization	California
Fair Housing Council of Riverside County, Inc.	California
Fair Housing of Marin	California
Home Loan Counseling Center	California
HomeownershipSF	California
Housing Opportunities Collaborative	California
Korean Resource Center	California
Los Angeles LISC	California
Law Foundation of Silicon Valley	California
Mission Economic Development Agency	California
Montebello Housing Development Corporation	California
Neighborhood Partnership Housing Services, Inc.	California
Neighborhood Housing Services of Los Angeles County	California
Orange County Home Ownership Preservation Collaborative	California
Pacific Community Services Inc.	California
Peoples' Self-Help Housing Corporation	California
San Diego Home Loan Counseling & Education Center	California
San Francisco Housing Development Corporation	California
SHE Communities LLC	California
Tri-Valley Housing Opportunity Center	California
Union of Pan Asian Communities	California
Visionary Home Builders of California, Inc.	California
WISE & Healthy Aging	California

1st Choice Credit Counseling	California
Aspera Housing Inc.	California
Self-Help Enterprises	California
south county housing	California
California Coalition for Rural Housing	California
California Reinvestment Coalition	California
Professor of Law	California
The Greenlining Institute	California
Neighborhood Housing Services of Silicon Valley	California
Inland Mediation Board	California (Imperial & San Bernardino/Riverside counties)
Civic Center Barrio Housing Corp.	California (Orange & San Diego counties)
Neighborhood Housing Services of Orange County	California (Orange County)
Northern Circle Indian Housing Authority	California (Tribes in Mendocino & Butte counties)
Community Services Employment Training, Inc. (CSET)	California (Tulare County)
Cabrillo Economic Development Corporation	California (Ventura & Santa Barbara counties)
Federal Home Loan Bank of San Francisco	California, Arizona, Nevada
Del Norte Neighborhood Development Corporation	Colorado
Community Resources and Housing Development Corporation	Colorado
Co-opportunity, Inc.	Connecticut
Housing Education Resource Center, Inc.	Connecticut
Citizens' Housing and Planning Association	Connecticut, Maine, Massachusetts, Rhode Island, Vermont
Cambridge Credit Counseling Corp	Connecticut, Massachusetts
Hockessin Community Center	Delaware
Neighborhood House, Inc.	Delaware
Consumer Credit Counseling Service of Maryland & Delaware, Inc.	Delaware, Maryland
Consumer Credit Counseling Service of Delaware Valley	Delaware, New Jersey, Pennsylvania
Iglesia de Dios Pentecostal	Florida
Consumer Credit Counseling Service of South Florida	Florida
Consumer Credit Management Services, Inc.	Florida
Deerfield Beach Housing Authority	Florida
Dream Home Organization, Inc.	Florida
Golden Rule Housing & Community Development Corp Inc	Florida
H.E.L.P. Community Development Corp.	Florida
Hispanic Help Center	Florida
Jacksonville Area Legal Aid, Inc.	Florida
Manatee Community Action Agency, Inc.	Florida
NANAY Community Economic Development Corporation	Florida
NOAH Development Corporation	Florida
Opa Locka Community Development Corporation	Florida
SER-Jobs for Progress, Inc.	Florida
St. Johns Housing Partnership	Florida
Tampa Bay Community Development Corporation	Florida
Trinity Empowerment Consortium	Florida

We Help Community Development Corporation	Florida
Family Foundations of Northeast Florida	Florida
Housing Opportunities Project for Excellence, Inc	Florida
All-American Foreclosure Solutions, Inc	Florida
Asian American Federation of Florida	Florida
Community Training Works, Inc.	Florida
HANDS of Central Florida, Inc.	Florida
InCharge Debt Solutions	Florida
Real Estate Education And Community Housing Inc	Florida
Community Enterprise Investments Inc	Florida (1st District)
Habitat for Humanity of Jacksonville, Inc.	Florida (Duval County)
Neighborhood Housing Services of South Florida	Florida (Miami-Dade & Broward counties)
 Community Housing Partners	 Florida, Kentucky, North Carolina, Virginia
 Atlanta Neighborhood Development Partnership, Inc.	 Georgia
Center for Pan Asian Community Services	Georgia
Green Forest H.O.M.E., Inc.	Georgia
Metro Fair Housing Services, Inc.	Georgia
NID-HCA Atlanta Metro	Georgia
Consumer Credit Counseling Service of Southwest Georgia	Georgia
Consumer Credit Counseling Service of Middle Georgia	Georgia
CoBroker Real Estate	Georgia
Consumer Credit Counseling Service of the Savannah Area, Inc.	Georgia, South Carolina
Hale Mahaolu	Hawaii
Consumer Credit Counseling Service of Hawaii	Hawaii
Council for Native Hawaiian Advancement	Hawaii
Hawaii HomeOwnership Center	Hawaii
Hawaiian Community Assets	Hawaii
Neighborhood Housing Services, Inc.	Idaho
Pocatello Neighborhood Housing Services, Inc.	Idaho
Rural Dynamics, Inc	Idaho, Montana, Wyoming
AGORA Community Services Corp. NFP	Illinois
Chinese American Service League	Illinois
Genesis Housing Development Corporation	Illinois
Global Network CDC	Illinois
Greater Southwest Development Corporation	Illinois
LISC Chicago	Illinois
Neighborhood Housing Services of Chicago	Illinois
Oak Park Regional Housing Center	Illinois
Partners In Community Building, Inc.	Illinois
The Resurrection Project	Illinois
Western Egyptian	Illinois
Jane Addams Resource Corporation	Illinois
Interfaith Housing Center of the Northern Suburbs	Illinois
Chestnut Credit Counseling Services	Illinois
Family Service Association of Greater Elgin Area	Illinois
Housing Action Illinois	Illinois
Joseph Corporation	Illinois

Spanish Coalition for Housing	Illinois
Brighton Park Neighborhood Council	Illinois
Rockford Area Affordable Housing Coalition	Illinois (Winnebago, Boone, Ogle, DeKalb, Lee, Carroll, Whiteside, LaSalle, Stephenson & JoDaviess counties)
South Suburban Housing Center	Illinois, Indiana
Beyond Housing	Illinois, Missouri
Momentive Credit Counseling	Indiana
Consumer Credit Counseling Service of Northeast Indiana	Indiana
Consumer Credit Counseling Service of Northwest Indiana	Indiana
Indian Association for Community Economic Development	Indiana
Working in Neighborhoods	Indiana, Kentucky, Ohio
United Neighbors inc.	Iowa
Family Management Credit Counselors, Inc.	Iowa
Community Housing Initiatives, Inc.	Iowa
Homeward, Inc.	Iowa
Horizons Consumer Credit Counseling Service	Iowa
Family Housing Advisory Services, Inc.	Iowa, Nebraska
Consumer Credit Counseling Services of Lutheran Social Services	Iowa, Nebraska, South Dakota
Greater KC Housing Information Center	Kansas, Missouri
The Housing Partnership, Inc.	Kentucky
New Orleans Neighborhood Development Foundation	Louisiana
VIET	Louisiana
Cajun Area Agency on Aging	Louisiana
Donald Julien & Assoc., Inc.	Louisiana
Family Resources of New Orleans	Louisiana
Community concepts	Maine
York County Community Action Corporation	Maine (1st Congressional District)
Anne Arundel County Community Action Agency	Maryland
Comprehensive Housing Assistance, Inc. (CHAI)	Maryland
Edmondson Village Collaborative, Inc.	Maryland
Frankford Improvement Association, Inc.	Maryland
Garwyn Oaks Northwest Housing Resource Center	Maryland
Montgomery County (MD) Department of Housing and Community Affairs	Maryland
Neighborhood Housing Services of Baltimore	Maryland
Reservoir Hill Improvement Council	Maryland
Salisbury Neighborhood Housing Service, Inc.	Maryland
The Development Corporation of Northwest Baltimore	Maryland
TYL Homeownership Preservation Services, LLC	Maryland
Visions America CDC	Maryland
Washington County Community Action Council, Inc.	Maryland
Eastside Community Development Corporation, Inc	Maryland
Housing Initiative Partnership	Maryland
Maryland Housing Counselors Network, Inc.	Maryland
St. Ambrose Housing Aid Center, Inc.	Maryland
Cumberland Neighborhood Housing Services, Inc.	Maryland, Pennsylvania, West Virginia
Hagerstown Home Store	Maryland, Pennsylvania, West Virginia

Asian American Homeownership Counseling
Seat Pleasant Community Development Corporation
Housing Options & Planning Enterprises, Inc.
Asian-American Homeownership Counseling, Inc. (AAHC)
Asian Community Development Corporation
Cambridge Neighborhood Apartment Housing Services
Coalition for a Better Acre
Codman Square NDC
Lawrence Community Works, Inc.
Vietnamese American Initiative for Development
ESAC (Ecumenical Social Action Committee, Inc.)
Massachusetts Fair Housing Center
Mass Affordable Housing Alliance
Allston Brighton CDC
HAP, Inc.

Merrimack Valley Housing Partnership
Community Home Solution
Abayomi Community Development Corporation
Franklin Street Community Housing Corporation
Metro Community Development
Oakland County Housing Counseling
Detroit Office of Foreclosure Prevention & Response
Crisis Center Inc. dba Listening Ear
Lighthouse Community Development
Mid Michigan Community Action Agency

PRG Inc.
Dayton's Bluff Neighborhood Housing Services
Hmong American Partnership
Inter County Community Council
Lao Assistance Center of Minnesota
Strickland Associates
Twin Cities Habitat for Humanity
Anoka county Community Action Program
Southwest Minnesota Housing Partnership
Lutheran Social Service of Minnesota
Midwest Minnesota CDC
Minnesota Home Ownership Center
Jewish Community Action
Arrowhead Economic Opportunity Agency

1st Home Network, Inc.

The Village Family Service Center
Neighborhood Housing Services of Duluth
Covenant Community Development Corporation

Virginia
Maryland, Virginia
Maryland, Virginia, DC
Maryland, Virginia, DC
Maryland, Virginia, DC
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts
Massachusetts (Greater Boston)
Massachusetts (Hampden,
Hampshire, Franklin, & Berkshire
Counties)
Massachusetts, New Hampshire
Massachusetts, New Hampshire
Michigan
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Michigan (Bay, Clare, Gladwin,
Mecosta, Midland & Osceola
counties)
Minnesota
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Minnesota
Minnesota
Minnesota
Minnesota
Minnesota
Minnesota
Minnesota
Minnesota (St.Louis, Lake &
Cook counties)
Minnesota (St. Paul &
Minneapolis)
Minnesota, North Dakota
Minnesota, Wisconsin
Mississippi

Mississippi Housing Partnership	Mississippi
Consumer Credit Counseling Service of Springfield	Missouri
4-Sight Counseling, Inc.	Missouri
Apprisen Financial Advocates	National
Consumer Credit Counseling Service of San Francisco	National
Centro de Apoyo Familiar	National
ClearPoint Financial Solutions	National
Consumer Action	National
CredAbility	National
Esperanza, Inc.	National
GreenPath Debt Solutions	National
HomeFree-USA	National
Homeownership Preservation Foundation	National
Housing Assistance Council	National
Housing Education and Economic Development	National
Housing Partnership Network	National
Korean Churches for Community Development	National
Lifelines/Consumer Credit Counseling Service of Mobile	National
Local Initiatives Support Corporation	National
Mission of Peace National Corporation	National
Mobile Tax, LLC	National
Money Management International, Inc.	National
National Coalition for Asian Pacific American Community Development	National
National Community Reinvestment Coalition	National
National Council of La Raza	National
National Council on Agricultural Life and Labor Research Fund, Inc.	National
National Fair Housing Alliance	National
National Federation of Community Development Credit Unions	National
National Foundation for Credit Counseling	National
New Economics for Women	National
NID Housing Counseling Agency	National
Novadebt	National
Seedco	National
Southeast Asia Resource Action Center	National
Springboard Nonprofit Consumer Credit Management	National
NeighborWorks Omaha	Nebraska
Consumer Credit Counseling Service Nevada and Utah	Nevada, Utah
NH Community Loan Fund	New Hampshire
CATCH Neighborhood Housing	New Hampshire (Merrimack County)
Affordable Housing, Education and Development (AHEAD) Inc.	New Hampshire, Vermont
Affordable Housing Alliance	New Jersey
Housing Partnership for Morris County	New Jersey
AHOME, Inc.	New Jersey
New Jersey Citizen Action	New Jersey
Newark/Essex Foreclosure Taskforce	New Jersey (Essex County)
Consumer Credit Counseling Service of Northeast Pennsylvania, Inc.	New Jersey, New York, Pennsylvania,
Family Guidance Center Corporation	New Jersey, Pennsylvania

Neighborhood Housing of Southwest	New Mexico
Oso Vista Ranch Project	New Mexico
Santa Fe Community Housing Trust/The Housing Trust	New Mexico
YWCA El Paso Del Norte Region, Consumer Credit Counseling Service	New Mexico, Texas
Abyssinian Development Corporation	New York
Affordable Housing Partnership of the Capital Region	New York
Albany Community Land Trust	New York
Albany County Rural Housing Alliance, Inc.	New York
Asian Americans for Equality	New York
Brooklyn Housing & Family Services, Inc.	New York
Center for NYC Neighborhoods	New York
Housing Conservation Coordinators, Inc.	New York
Ithaca Neighborhood Housing Services	New York
Long Island Housing Partnership, Inc.	New York
Neighborhood Housing Services of Jamaica, Inc.	New York
Neighborhood Housing Services of New York City, Inc.	New York
Neighbors Helping Neighbors/Fifth Avenue Committee	New York
New York City Department of Housing Preservation & Development	New York
Neighborhood Housing Services of Northern Queens	New York
Rensselaer County Housing Resources	New York
Restored Homes HDPC	New York
Restoring Urban Neighborhoods, LLC	New York
Rural Ulster Preservation Company	New York
SafeGuard Credit Counseling, Inc.	New York
St. Nicks Alliance	New York
Bishop Sheen Ecumenical Housing Foundation, Inc.	New York
PathStone Corporation	New York
Westchester Residential Opportunities, inc	New York
Troy Rehabilitation and Improvement Program, Inc	New York
New York Mortgage Coalition	New York
Community Action in Self Help, Inc	New York
Long Island Housing Services, Inc.	New York (Nassau & Suffolk counties)
UNHS NeighborWorks HomeOwnership Center	New York (Oneida, Herkimer & Madison counties)
Orange County Rural Development Advisory Corporation	New York (Orange County)
Northfield Community LDC	New York (Staten Island)
West Side NHS	New York (Western)
Arbor Housing and Development	New York, Pennsylvania
Consumer Credit Counseling Service of Catawba Valley	North Carolina
Centre for Homeownership & Economic Development Corporation, Inc.	North Carolina
Community Link	North Carolina
Durham Affordable Housing Coalition	North Carolina
Durham Community Land Trustees, Inc.	North Carolina
Durham Regional Financial Center	North Carolina
Consumer Credit Counseling Service of Greater Greensboro	North Carolina
Consumer Credit Counseling Service of Forsyth County	North Carolina (Forsyth County)
OnTrack Financial Education & Counseling	North Carolina (Western)

	Counties)
Communities United For Action	Ohio
Community Housing Solutions	Ohio
Consumer Credit Counseling Service of Central Ohio	Ohio
Consumer Credit Counseling Service of Greater Cleveland	Ohio
Cuyahoga County Foreclosure Prevention Program	Ohio
Fair Housing Center	Ohio
HomeOwnership Center of Greater Dayton	Ohio
Neighborhood Housing Services of Hamilton	Ohio
Cleveland Housing Network	Ohio
Fair Housing Research Center, Inc	Ohio
Homeport (aka Columbus Housing Partnership)	Ohio
Neighborhood Development Services	Ohio
Neighborhood Housing Partnership of Greater Springfield	Ohio
Neighborhood Housing Services of Greater Cleveland	Ohio
Northwest Ohio Development Agency	Ohio
The Housing Research & Advocacy Center	Ohio
Toledo Fair Housing Center	Ohio
Empowering and Strengthening Ohio's People	Ohio
Ohio CDC Association	Ohio
WSOS Community Action Commission, Inc.	Ohio
Helping Hands	Ohio
Home Repair Resource Center	Ohio (Cuyahoga County)
Consumer Credit Counseling Service of the Mid Ohio Valley	Ohio, West Virginia
Consumer Credit Counseling Service of Oklahoma	Oklahoma
Housing Authority of the City of Shawnee, OK	Oklahoma
Consumer Credit Counseling Service of Coos-Curry	Oregon
NeighborWorks Umpqua	Oregon
Consumer Credit Counseling Service of the Mid-Willamette Valley	Oregon
Portland Housing Center	Oregon
NEDCO (Neighborhood Economic Development Corporation)	Oregon (Lane, Marion & Clackamas counties)
ACTION-Housing, Inc.	Pennsylvania
Bucks County Housing Group	Pennsylvania
Community Action Committee of the Lehigh Valley, Inc.	Pennsylvania
Fayette County Community Action Agency, Inc	Pennsylvania
Housing Partnership of Chester County	Pennsylvania
Intercommunity Action, Inc.	Pennsylvania
Nazareth Housing Services	Pennsylvania
New Kensington CDC	Pennsylvania
Philadelphia Chinatown Development Corporation	Pennsylvania
Southwest CDC	Pennsylvania
Homeownership Counseling Association of the Delaware Valley	Pennsylvania
Philadelphia Council for Community Advancement	Pennsylvania
Tabor Community Services	Pennsylvania
West Oak Lane CDC	Pennsylvania
Media Fellowship House	Pennsylvania
Housing Opportunities of Beaver County	Pennsylvania (Beaver & Lawrence counties)

One Stop Career center of Puerto Rico, Inc.	Puerto Rico
Blackstone Valley Community Action Program	Rhode Island
Olneyville Housing Corporation	Rhode Island
Housing Network of Rhode Island	Rhode Island
West Elmwood Housing and Development Corporation	Rhode Island
Family Services, Inc.	South Carolina
Increasing H.O.P.E Financial Training Center	South Carolina
Community Development Corporation of Marlboro County	South Carolina
NeighborWorks Dakota Home Resources	South Dakota
Rushmore Consumer Credit Resource Center	South Dakota
Christian Community Services, Inc.	Tennessee
Conexion Americas	Tennessee
Knox Housing Partnership	Tennessee
Life of Victory International Christian Ministries	Tennessee
Memphis Responsible Lending Collaborative	Tennessee
Affordable Homes of South Texas	Texas
Avenue Community Development Corporation	Texas
Chinese Community Center	Texas
Community Development Corp. of Brownsville	Texas
NeighborWorks Waco	Texas
Waco Community Development	Texas
Cedar City Housing Authority	Utah
AAA Fair Credit Foundation	Utah
Community Development Corporation of Utah	Utah
Neighborhood Nonprofit Housing Corporation	Utah
NeighborWorks Salt Lake	Utah
SLCAP	Utah (Salt Lake & Tooele counties)
BROC Community Action in Southwestern Vermont	Vermont
Central Vermont Community Land Trust	Vermont
Champlain Housing Trust	Vermont
Gilman Housing Trust, Inc.	Vermont
Central Vermont Community Action Council	Vermont
CVOEO: Mobile Home Project	Vermont
Opportunities Credit Union	Vermont
Vermont Affordable Housing Coalition	Vermont
Boat People SOS	Virginia
JABA	Virginia
Hispanic Committee of Virginia	Virginia
NCCCED	Virginia
Southside Community Development & Housing Corp.	Virginia
Consumer Credit Counseling Service of the Tri-Cities	Washington
HomeSight	Washington
Consumer Counseling Northwest,	Washington
Consumer Credit Counseling Service of Yakima Valley	Washington
NeighborWorks of Grays Harbor County	Washington
Northwest Fair Housing Alliance	Washington
International District Housing Alliance	Washington
Almost Heaven Habitat for Humanity	West Virginia

Change, Inc	West Virginia
Fairmont Housing Authority	West Virginia
HomeOwnership Center, Inc.	West Virginia
CRISS-CROSS, INC. dba Consumer Credit Counseling Service of North Central West Virginia	West Virginia
FMHA Neighborworks Homeownership Center	West Virginia
Mountaineer Development Corporation	West Virginia
Religious Coalition for Community Renewal	West Virginia
Rea of Hope, Inc.	West Virginia
West Virginia Affordable Housing Trust Fund	West Virginia
CommunityWorks in West Virginia	West Virginia
Homestead Solutions, Inc.	Wisconsin
Housing Resources, Inc.	Wisconsin
Neighborhood Housing Services of Richland County	Wisconsin
Select Milwaukee, Inc.	Wisconsin
Milwaukee Homeownership Consortium/Take Root Milwaukee	Wisconsin